



## **Appendix J. Community Rating System Tables**



## Appendix J. Community Rating System Tables

The National Flood Insurance Program (NFIP) Community Rating System (CRS) was implemented in 1990 as a voluntary program for recognizing and encouraging community floodplain management activities exceeding the minimum NFIP standards. Any community in full compliance with the minimum NFIP floodplain management requirements may apply to join the CRS.

Nearly 3.8 million policyholders in 1,211 communities participate in the CRS. In New Jersey, 82 communities participate in the CRS (62 are current; 20 are rescinded). The CRS uses a class rating system to determine flood insurance premium reductions for residents. CRS classes are rated from 10 to 1. A community that does not apply for the CRS for that does not maintain the minimum number of credit points is considered a Class 10 community. Most communities that enter at a Class 9 rating, which entitles residents in Special Flood Hazard Areas (SFHAs) to a 5% discount on their flood insurance premiums. As a community engages in additional mitigation activities, residents become eligible for a greater discount. Each CRS Class improvement produces a 5% greater discount on flood insurance premiums for properties in the SFHA, with a Class 1 community receiving the maximum 45% discount.

This Appendix includes information regarding the CRS status of communities in New Jersey. The following table (Table J-1) provides a list of all CRS eligible communities in New Jersey and their discounts. Those communities with a status of 'C' are current and those with a status of 'R' are rescinded. Following this table, a summary of the state unified credit is provided for information. Lastly, the state CRS profile is provided to indicate an overview of the number of points garnered per community in each of the CRS categories. It is noted that this summary is dated October 2013, and it is in the process of being updated. However, as updated information in Table J-2 of the profile is available as of the date of this plan, it has been included to indicate the most recent summary information.

**Table J-1. CRS Eligible Communities in New Jersey**

Community #	Community	CRS Entry Date	Current Effective Date	Current Class	% Discount for SFHA	% Discount for Non-SFHA	Status
340312	Aberdeen, Township of	5/1/2010	5/1/2010	9	5	5	C
345278	Atlantic City, City of	10/1/1992	10/1/2000	9	5	5	C
345279	Avalon, Borough of	10/1/1996	10/1/2007	6	25	10	C
345280	Barnegat Light, Borough of	10/1/1992	10/1/2001	8	10	5	C
340396	Barnegat, Township of	10/1/1992	10/1/1997	10	0	0	R
345281	Bay Head, Borough of	10/1/1993	10/1/1998	6	20	10	C
345282	Beach Haven, Borough of	10/1/1991	5/1/2011	5	25	10	C
340427	Bedminster, Township of	10/1/1996	5/1/2007	6	20	10	C
340459	Berkeley Heights, Township of	10/1/1994	4/1/1999	10	0	0	R
340369	Berkeley, Township of	10/1/1992	10/1/2008	6	20	10	C
340428	Bernards, Township of	10/1/2010	10/1/2010	8	10	5	C
340178	Bloomfield, Township of	10/1/1992	10/1/1997	10	0	0	R
340289	Bradley Beach, Borough of	10/1/1995	10/1/2000	7	15	5	C
345286	Brigantine, City of	10/1/1992	10/1/2009	6	20	10	C



Table J-1. CRS Eligible Communities in New Jersey

Community #	Community	CRS Entry Date	Current Effective Date	Current Class	% Discount for SFHA	% Discount for Non-SFHA	Status
345287	Burlington, City of	4/1/1998	10/1/2003	8	10	5	C
345288	Cape May City, City of	10/1/1994	10/1/2013	6	20	10	C
345289	Cape May Point, Borough of	10/1/1993	10/1/2013	6	20	10	C
345292	Denville, Township of	10/1/2011	10/1/2011	9	5	5	C
340031	Englewood, City of	10/1/1991	10/1/2001	10	0	0	R
345295	Fairfield, Township of	5/1/2013	5/1/2013	6	20	10	C
340434	Franklin, Township of	5/1/2010	5/1/2010	7	15	5	C
340037	Garfield, City of	5/1/2012	5/1/2012	9	5	5	C
340204	Greenwich, Township of	5/1/2007	5/1/2007	9	5	5	C
340246	Hamilton, Township of	10/1/1992	10/1/2002	8	10	5	C
345296	Harvey Cedars, Borough of	10/1/1991	10/1/1999	8	10	5	C
340298	Hazlet, Township of	5/1/2011	10/1/2013	6	20	10	C
340376	Lacey, Township of	10/1/1992	10/1/1993	10	0	0	R
340237	Lambertville, City of	5/1/2012	5/1/2012	8	10	5	C
340379	Lavallette, Borough of	5/1/2004	10/1/2013	6	20	10	C
345300	Lincoln Park, Borough of	10/1/1991	10/1/2006	10	0	0	R
340467	Linden, City of	10/1/1991	10/1/2002	8	10	5	C
340401	Little Falls, Township of	5/1/2010	5/1/2010	9	5	5	C
340046	Little Ferry, Borough of	10/1/1993	10/1/1994	10	0	0	R
340047	Lodi, Borough of	10/1/1992	10/1/1993	10	0	0	R
345301	Long Beach, Township of	10/1/1992	10/1/2013	5	25	10	C
345302	Longport, Borough of	10/1/1995	10/1/2013	5	25	10	C
345303	Manasquan, Borough of	10/1/1992	10/1/2009	7	15	5	C
340383	Mantoloking, Borough of	10/1/1992	10/1/2013	5	25	10	C
345304	Margate City, City of	10/1/1992	10/1/2013	5	25	10	C
340313	Middleton Township	5/1/2012	10/1/2013	6	20	10	C
340188	Montclair, Township of	10/1/1994	10/1/1995	10	0	0	R
340517	Mullica, Township of	10/1/1994	5/1/2008	10	0	0	R
340209	National Park, Borough of	10/1/2012	10/1/2012	9	5	5	C
340570	New Jersey Meadowlands Commission	10/1/1992	5/1/2009	7	15	5	C
345307	North Plainfield, Borough of	10/1/1992	10/1/2009	8	10	5	C
345308	North Wildwood, City of	10/1/2000	10/1/2000	7	15	5	C
345309	Oakland, Borough of	10/1/1995	10/1/1996	10	0	0	R
345310	Ocean City, City of	10/1/1992	10/1/2013	6	20	10	C



Table J-1. CRS Eligible Communities in New Jersey

Community #	Community	CRS Entry Date	Current Effective Date	Current Class	% Discount for SFHA	% Discount for Non-SFHA	Status
340518	Ocean, Township of	10/1/1995	5/1/2012	10	0	0	R
340320	Oceanport, Borough of	5/1/2010	5/1/2010	8	10	5	C
340110	Palmyra, Borough of	10/1/2009	10/1/2009	8	10	5	C
340355	Parsippany-Troy Hills, Township of	10/1/1991	5/1/2009	10	0	0	R
340512	Pennsville, Township of	10/1/1992	10/1/1997	10	0	0	R
345311	Pequanock, Township of	10/1/1991	10/1/2011	7	15	5	C
345312	Plainfield, City of	10/1/1991	10/1/1998	10	0	0	R
340388	Point Pleasant Beach, Borough of	10/1/1992	5/1/2009	9	5	5	C
345313	Point Pleasant, Borough of	10/1/1993	10/1/2013	8	10	5	C
345528	Pompton Lakes, Borough of	10/1/1991	5/1/2013	5	25	10	C
345314	Rahway, City of	10/1/1992	5/1/2013	6	20	10	C
340067	Ridgewood, Village of	10/1/1992	10/1/2002	7	15	5	C
340359	Riverdale, Borough of	10/1/1994	10/1/1994	9	5	5	C
340070	Rochelle Park, Township of	10/1/2006	10/1/2006	8	10	5	C
340472	Roselle, Borough of	10/1/1992	5/1/2013	7	15	5	C
340474	Scotch Plains, Township of	10/1/1994	10/1/1995	10	0	0	R
345317	Sea Bright, Borough of	10/1/1992	10/1/1997	10	0	0	R
345318	Sea Isle City, City of	10/1/1992	10/1/2013	5	25	10	C
345319	Seaside Park, Borough of	10/1/1992	10/1/2006	8	10	5	C
345320	Ship Bottom, Borough of	10/1/1992	5/1/2009	7	15	5	C
340329	Spring Lake, Borough of	10/1/1994	10/1/1999	8	10	5	C
340393	Stafford, Township of	10/1/1991	5/1/2008	6	20	10	C
345323	Stone Harbor, Borough of	10/1/1994	5/1/2009	7	15	5	C
345324	Surf City, Borough of	10/1/1992	10/1/2008	7	15	5	C
345293	Toms River, Township of	10/1/1992	5/1/2013	8	10	5	C
340395	Tuckerton, Borough of	10/1/1993	10/1/1998	10	0	0	R
340331	Union Beach, Borough of	10/1/2003	10/1/2003	8	10	5	C
340159	Upper Township	10/1/2011	10/1/2013	6	20	10	C
345326	Ventnor, City of	10/1/1992	5/1/2010	7	15	5	C
340446	Warren, Township of	5/1/2010	5/1/2010	9	5	5	C
345327	Wayne, Township of	10/1/1991	10/1/2000	8	10	5	C
345328	West Wildwood, Borough of	10/1/1993	10/1/2005	10	0	0	R
345330	Wildwood Crest, Borough of	10/1/1993	10/1/2003	8	10	5	C
345331	Woodbridge, Township of	10/1/1992	10/1/1997	10	0	0	R



Table J-2 shows the mitigation activities and their credit points. Each activity has one or more elements. Elements are the basic credit level for the CRS. The maximum credit can be earned when all elements within the activity are being implemented and all credit criteria are met. The average points are based on the number of applicants for each activity. The CRS Uniform Minimum Credit (UMC) for certain state laws, regulations, and standards that support floodplain management and have proven effective in reducing flood damage. UMC credit available to all New Jersey communities is also included in this table. The credit is based on the 2013 CRS Coordinator’s Manual.

**Table J-2. Credit Points Awarded for CRS Activities**

CRS Credit Points Awarded for CRS Activities		Maximum Possible Points <sup>1</sup>	Maximum Points Earned <sup>2</sup>	Average Points Earned <sup>3</sup>	% Communities Credited <sup>4</sup>	New Jersey Uniform Minimum Credits Available because of State Actions		
<b>300 Public Information</b>								
<b>310</b>	Elevation Certificates	116	116	46	100			
<b>320</b>	Map Information Services	90	70	63	93			
<b>330</b>	Outreach Projects	350	175	63	90			
<b>340</b>	Hazard Disclosures	80	57	14	68			
<b>350</b>	Flood Protection Information	125	98	33	92			
<b>360</b>	Flood Protection Assistance	110	65	49	41			
<b>370</b>	Flood Insurance Promotion	110	0	0	0			
<b>400 Mapping and Regulations</b>							Riverine	Coastal
<b>410</b>	Additional Flood Data	802	585	65	50	Higher Study Standards	15-80	0
						Floodway Standards	0-90	0
						New Studies	Variable	
						State Review	Variable	
<b>420</b>	Open Space Preservation	2,020	1,548	474	68			
<b>430</b>	Higher Regulatory Standards	2,042	784	214	98	Building Codes	40	40
						Freeboard	7.5-100	7.5-100
						Other Higher Standards	5	5
						State Mandated Standards	19.5-20	18-20
						Development Limitations <sup>7</sup>	0-130	0
						Additional Building Codes <sup>7</sup>	10	10
						Local Drainage Protection <sup>7</sup>	10	10
		State Mandated Standards <sup>7</sup>	2-20	2-20				
<b>440</b>	Flood Data Maintenance	222	171	54	87			
<b>450</b>	Storm-water Management	755	540	119	83	Erosion & Sediment Control	40	40
						Water Quality	20	20
						Watershed Master Planning <sup>7</sup>	0-120	0-120



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						Stormwater Management Regulations <sup>7</sup>	0-129	0-129
<b>500 Flood Damage Reduction</b>								
<b>510</b>	Floodplain Management Planning	622	273	123	43			
<b>520</b>	Acquisition and Relocation	1,900	1,701	136	23			
<b>530</b>	Flood Protection	1,600	632	52	11			
<b>540</b>	Drainage System Maintenance	570	449	214	78			
<b>600 Flood Preparedness</b>								
<b>610</b>	Flood Warning Program	395	353	144	37			
<b>620</b>	Levees	235	0	0	0			
<b>630</b>	Dams	160	0	0	0	State Dam Safety <sup>7</sup>	0-45	0-45
	<b>Total points</b>	<b>12,304</b>	<b>7,617</b>	<b>1,863</b>	<b>-</b>		<b>-</b>	<b>-</b>
<p><i>1 The maximum possible points are based on the 2013 Coordinator's Manual.</i></p> <p><i>2 The maximum points earned are converted to the 2013 Coordinator's Manual from the highest credits attained by a community as of October 1, 2011. Growth adjustments and new credits for 2013 are not included.</i></p> <p><i>3 The average points earned are converted to the 2013 Coordinator's Manual, based on communities' credits as of October 1, 2011. Growth adjustments and new credits for 2013 are not included.</i></p> <p><i>4 The percentage of communities credited is as of October 1, 2011 (nationwide).</i></p> <p><i>5 Activity 370 (Flood Insurance Promotion) is a new activity in 2013. No community has earned these points.</i></p> <p><i>6 Activities 620 and 630 were so extensively revised that the old credits cannot be converted to the 2013 Coordinator's Manual.</i></p> <p><i>7 Additional Potential Additional Credit</i></p>								

## CRS State Profile: New Jersey

This is a profile for communities in your state that are participating in the Community Rating System (CRS). This profile is intended to provide information to the State NFIP Coordinator and others as general information and for those who may wish to increase community participation in the CRS or to improve the CRS classifications of communities that are already participating.

The CRS provides a discount in flood insurance premiums to property owners in participating communities. CRS credit points are given for a wide range of floodplain management activities, and the total of these points determines the amount of the discount.

The data in this report include community CRS classifications as of October 1, 2011. NFIP Insurance policies in force are as of October 1, 2011. Insurance premiums and CRS discounts are estimates for October 1, 2011 based on policies in force on October 1, 2011.

Table 1 shows the number of NFIP flood insurance policies in CRS communities in your state. Table 1 also shows the amount of premium paid for those policies and the savings those property owners will realize from their community's participation in the CRS. Policies for properties within the SFHA in communities in Class 9 and better communities receive a discount of 5% per class. Thus, the premium for a property in the SFHA in a CRS Class 7 community is reduced 15%. The premium for property outside the SFHA is reduced by 10 % for Class 1-6 communities, and 5 % for Class 7-9 communities. Preferred Risk Policies do not receive a CRS discount because they already receive a favorable rate.

**Table 1. Policies, Premiums and CRS Savings for CRS Communities in New Jersey**

<b>POLICIES IN FORCE</b>	<b>PREMIUM</b>	<b>CRS SAVINGS</b>
122,035	\$100,710,032	\$14,433,177

Table 2 shows the CRS credit each of your communities is receiving for each activity. For a detailed description of each CRS activity, refer to the *2007 CRS Coordinator's Manual*. This manual is available for download at <http://training.fema.gov/EMIWeb/CRS/> or it may be ordered at no cost from:

Flood Publications  
NFIP/CRS  
PO Box 501016  
Indianapolis, IN 46250-1016  
317-848-2898

Table 3 shows the current CRS discount being received by NFIP policyholders in your state by community. Altogether, about 5% of all NFIP communities participate, representing about two-thirds of all NFIP policies. If you have communities with a large number of NFIP policies that are not participating in the CRS, you might assist them in applying for the CRS. These discounts are real dollars that are staying in the pockets of your taxpayers.

Additional benefits a community realizes from participation in the CRS include:

1. The CRS floodplain management activities provide enhanced public safety, a reduction in damage to property and public infrastructure, avoidance of economic disruption and losses, reduction of human suffering, and protection of the environment.
2. A community can evaluate the effectiveness of its flood program against a nationally recognized benchmark.
3. Technical assistance in designing/implementing some activities is available at no charge.
4. A CRS community's flood program benefits from having an added incentive to maintain its flood programs over the years. The fact that the community's CRS status could be affected by the elimination of a flood-related activity or a weakening of the regulatory requirements for new development, should be taken into account by the governing board when considering such actions. A similar system used in fire insurance rating has had a strong impact on the level of support local governments give to their fire protection programs.
5. Implementing some CRS activities, such as floodplain management planning, can help a community qualify for certain federal assistance programs.

Please note that the community points for each activity may not add up to the total points shown, and these figures may not be those for which your communities are currently receiving CRS credit. This is because some activity credits are increased by a population growth factor. Also, these credits are those currently effective through October 1, 2011 and do not reflect more recent activity. In addition note that the percent savings will not exactly equal the class discounts of 5%, 10%, etc. since the total premium paid includes the federal policy fee which is not discounted. Also, as mentioned above, Preferred Risk Policies do not receive a CRS discount.

Figure 1 shows average credit for each activity for your state's communities and the national average for each activity. You might use this as a way to target activities for which your communities need assistance.

For example, the nation-wide average for Activity 330, Outreach Projects, is 96 points. If your state's average is significantly lower than 96 points, you might consider helping all of your communities with outreach. If your state's average is significantly higher than 96 points, you might want to put your efforts in some other activity. If one or more of your communities is significantly higher in an activity, it might be used as a model for other communities in your state your that activity.

Figure 2 shows the percentage of communities participating in each CRS activity for your state and for the nation. If your state's communities are low in an activity, you might consider what needs to be done to improve this. For example, some states have statutory requirements for regulatory standards that are eligible for CRS credit. If it is verified that communities within those states are applying a state regulatory standard, all of the communities in that state will receive credit for that standard.

If you have any questions on this report, please contact Cristina Martinez, CFM at 303-443-1695.



## COMMUNITY RATING SYSTEM

### Activity Descriptions

The following is a brief description of the eighteen (18) activities that receive credit under the Community Rating System. Only the activity numbers shown as (310, 320, ...) appear in the charts and graphs on the following pages.

➤ 300 Series - Public information

- 310 - Elevation Certificates
- 320 - Map Information Service
- 330 - Outreach Projects
- 340 - Hazard Disclosure
- 350 - Flood Protection Information
- 360 - Flood Protection Assistance

➤ 400 Series - Mapping and Regulations

- 410- Additional Flood Data
- 420 - Open Space Preservation
- 430 - Higher Regulatory Standards
- 440 - Flood Data Maintenance
- 450 - Stormwater Management

➤ 500 Series - Flood Damage Reduction

- 510- Floodplain Management Planning
- 520 - Acquisition and Relocation
- 530 - Flood Protection
- 540 - Drainage System Maintenance

➤ 600 Series - Flood Preparedness

- 610 - Flood Warning
- 620 - Levee Safety
- 630 - Dam Safety

Table 2 - New Jersey State Profile (October 2013 data)

CID	Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
340037	GARFIELD, CITY OF	56	0	49	0	26	0	76	36	241	0	80	64	0	0	0	0	0	74	712
340067	RIDGEWOOD, VILLAGE OF	74	140	104	0	54	49	263	253	222	143	121	51	0	0	238	65	0	74	1870
340070	ROCHELLE PARK, TOWNSHIP OF	56	140	68	0	31	64	76	218	195	145	155	64	0	0	15	6	0	74	1347
340110	PALMYRA, BOROUGH OF	56	140	143	5	15	47	60	119	329	16	43	0	0	0	0	0	0	74	1098
340159	UPPER, TOWNSHIP OF	86	140	46	10	48	49	50	371	1,057	68	126	146	0	4	30	0	0	74	2305
340204	GREENWICH, TOWNSHIP OF	45	140	2	0	15	0	76	90	252	0	80	0	0	0	0	0	0	74	834
340209	NATIONAL PARK, BOROUGH OF	56	140	0	0	0	0	76	36	246	69	80	0	0	0	0	0	0	74	838
340237	LAMBERTVILLE, CITY OF	56	140	94	0	28	0	76	123	233	122	175	110	0	0	0	0	0	74	1268
340246	HAMILTON, TWP OF (MERCER CO)	56	140	0	0	16	0	76	196	300	32	158	0	0	0	15	0	0	74	1093
340289	BRADLEY BEACH, BOROUGH OF	112	140	130	0	21	10	10	703	155	0	55	0	0	0	30	0	0	74	1523
340298	HAZLET, TOWNSHIP OF	56	140	8	0	32	0	90	36	1,228	69	201	0	0	0	0	0	0	74	2080
340312	ABERDEEN, TOWNSHIP OF	56	0	0	0	18	0	0	36	249	0	55	0	0	0	0	0	0	74	518
340313	MIDDLETOWN, TOWNSHIP OF	70	140	9	5	22	0	66	269	962	78	126	138	0	0	0	40	0	74	2134
340320	OCEANPORT, BOROUGH OF	56	140	116	5	48	0	0	95	165	61	80	139	0	0	253	65	0	74	1333
340329	SPRING LAKE, BOROUGH OF	52	140	44	0	46	45	0	450	174	0	55	0	0	0	190	0	0	67	1325
340331	UNION BEACH, BOROUGH OF	54	140	137	0	21	10	10	80	207	15	80	0	5	0	255	100	0	67	1216
340359	RIVERDALE, BOROUGH OF	56	140	0	0	0	0	150	36	121	55	80	0	0	0	180	0	0	67	930
340369	BERKELEY, TOWNSHIP OF	60	0	27	5	29	0	150	445	785	84	103	152	0	4	0	0	0	67	2178
340379	LAVALLETTE, BOROUGH OF	65	140	232	10	64	59	0	102	1,135	81	35	0	0	0	86	0	0	74	2313
340383	MANTOLOKING, BOROUGH OF	56	140	164	10	67	49	75	134	1,341	189	240	109	0	84	230	110	0	74	3310
340388	POINT PLEASANT BEACH, BOROUGH	56	0	48	0	15	0	0	80	586	54	55	152	0	0	0	0	0	67	1245
340393	STAFFORD, TOWNSHIP OF	50	140	179	0	70	49	154	250	666	84	155	60	0	84	240	90	0	74	2502
340401	LITTE FALLS, TOWNSHIP OF	56	0	0	0	38	0	143	36	237	10	55	137	75	0	0	40	0	74	919
340427	BEDMINISTER, TOWNSHIP OF	56	140	47	0	23	62	128	54	804	46	55	206	0	0	226	0	0	74	2117
340428	BERNARDS, TOWNSHIP OF	56	0	10	0	50	0	64	181	325	99	150	0	0	0	0	0	0	74	1158
340434	FRANKLIN, TWP (SOMERSET CO)	56	140	46	0	21	35	86	319	285	97	125	206	5	0	0	0	0	74	1658
340446	WARREN, TOWNSHIP OF	56	0	4	0	21	0	135	36	190	55	55	206	0	0	0	0	0	74	916
340467	LINDEN, CITY OF	56	140	64	0	45	48	169	122	178	58	260	0	0	0	166	0	0	74	1395
340472	ROSELLE, BOROUGH OF	56	140	113	0	16	49	126	290	245	135	155	91	0	0	30	0	0	74	1549
340570	HACKENSACK MEADOWLANDS COMMSN	56	140	8	0	36	0	116	294	352	92	155	0	0	0	265	0	0	74	1619
345278	ATLANTIC CITY, CITY OF	46	0	114	0	3	0	44	46	226	5	60	161	0	0	0	160	0	74	970
345279	AVALON, BOROUGH OF	71	140	211	10	64	71	0	424	781	86	170	103	0	34	280	135	0	74	2654
345280	BARNEGAT LIGHT, BOROUGH OF	50	0	124	0	19	0	0	368	219	84	55	0	0	0	0	105	0	67	1214
345281	BAY HEAD, BOROUGH OF	48	140	126	0	21	59	0	254	893	61	20	0	0	0	225	110	0	67	2232
345282	BEACH HAVEN, BOROUGH OF	56	140	136	10	72	62	44	212	1,041	182	255	120	0	33	280	135	0	74	3060
345286	BRIGANTINE, CITY OF	56	140	208	0	58	0	0	543	170	10	150	177	0	0	330	0	0	67	2023
345287	BURLINGTON, CITY OF	49	140	182	0	24	10	150	120	219	89	80	0	0	0	192	0	0	67	1382

Table 2 - New Jersey State Profile (October 2013 data)

CID	Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
345288	CAPE MAY CITY, CITY OF	45	140	58	0	52	49	44	219	911	60	167	184	0	8	80	130	0	74	2221
345289	CAPE MAY POINT, BOROUGH OF	56	140	207	0	0	64	0	322	689	54	80	0	0	0	280	90	0	67	2049
345292	DENVILLE, TOWNSHIP OF	56	0	30	0	27	3	76	44	180	0	155	135	0	0	0	0	0	74	826
345293	TOMS RIVER, TOWNSHIP OF	56	140	62	0	47	0	66	214	223	113	136	50	0	0	0	0	0	74	1272
345295	FAIRFIELD, TOWNSHIP OF	56	140	149	10	37	49	262	286	279	97	155	115	110	0	210	100	0	74	2129
345296	HARVEY CEDARS, BOROUGH OF	68	140	161	0	59	0	0	90	176	100	55	143	0	0	250	0	0	67	1380
345301	LONG BEACH, TOWNSHIP OF	71	140	211	0	76	61	44	76	1,285	115	255	128	0	84	268	205	0	74	3306
345302	LONGPORT, BOROUGH OF	74	140	192	10	48	61	0	51	1,417	121	60	170	0	84	230	155	0	74	3102
345303	MANASQUAN, BOROUGH OF	46	140	40	0	18	59	64	206	160	109	260	139	0	34	180	125	0	74	1669
345304	MARGATE CITY, CITY OF	56	140	152	10	62	49	50	51	1169	48	270	161	0	0	330	145	0	74	2895
345307	NORTH PLAINFIELD, BOROUGH OF	56	140	128	0	27	3	150	167	171	15	55	206	0	0	0	0	0	67	1286
345308	NORTH WILDWOOD, CITY OF	50	140	126	0	15	10	0	274	237	170	145	0	0	0	280	110	0	67	1624
345310	OCEAN CITY, CITY OF	56	140	101	0	28	0	0	347	958	10	80	146	0	0	280	140	0	74	2360
345311	PEQUANNOCK, TOWNSHIP OF	61	140	69	0	60	3	66	102	358	50	80	145	85	0	243	0	0	74	1602
345313	POINT PLEASANT, BOROUGH OF	56	140	50	0	20	0	0	36	160	0	55	0	0	0	30	0	0	74	663
345314	RAHWAY, CITY OF	56	140	167	0	55	59	260	225	299	146	260	121	25	0	80	0	0	74	2003
345318	SEA ISLE CITY, CITY OF	56	140	146	10	40	49	94	210	1142	102	275	146	0	0	300	100	0	74	2884
345319	SEASIDE PARK, BOROUGH OF	56	140	100	10	45	0	0	153	177	90	105	0	5	21	30	0	0	74	1069
345320	SHIP BOTTOM, BOROUGH OF	65	140	165	0	52	62	0	72	169	161	95	143	0	21	280	0	0	67	1576
345323	STONE HARBOR, BOROUGH OF	60	140	154	0	49	59	0	212	264	38	135	101	0	0	270	90	0	67	1639
345324	SURF CITY, BOROUGH OF	60	140	198	0	56	66	0	124	164	146	145	0	15	21	280	110	0	67	1691
345326	VENTNOR, CITY OF	56	140	170	0	60	59	50	211	238	71	80	161	0	0	268	110	0	74	1800
345327	WAYNE, TOWNSHIP OF	50	140	0	0	31	0	150	36	301	89	55	80	300	38	0	0	0	67	1362
345330	WILDWOOD CREST, BOROUGH OF	56	140	150	0	56	0	0	202	195	110	55	0	0	0	265	40	0	67	1336
345528	POMPTON LAKES, BOROUGH OF	56	140	161	10	68	51	284	102	667	90	175	121	140	0	228	110	0	74	2504

**Table 2.**

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Aberdeen Twp	56	0	0	0	18	0	0	39	271	0	60	0	0	0	0	0	0	74	518
Atlantic City	56	0	102	0	13	0	0	61	199	7	62	0	0	0	0	0	0	67	567
Avalon, Boro	71	140	211	10	64	71	0	424	234	86	170	99	0	34	280	135	0	74	2,103
Barnegat Light, Boro	50	0	124	0	19	0	0	431	256	98	64	0	0	0	0	105	0	67	1,214
Bay Head, Boro	48	140	126	0	21	59	0	297	181	71	23	0	0	0	225	110	0	67	1,368
Beach Haven, Boro	56	140	144	61	52	27	59	267	223	213	199	120	0	0	280	135	0	74	2,050
Bedminster Twp	56	140	47	0	23	62	151	64	949	54	65	206	0	0	226	0	0	74	2,117
Berkeley Twp	60	0	27	5	29	0	176	521	290	98	121	152	0	4	0	0	0	67	1,550
Bernards Twp	56	0	10	0	50	0	76	214	384	117	177	0	0	0	0	0	0	74	1,158
Bradley Beach, Boro	112	140	130	0	21	10	11	766	169	0	60	0	0	0	30	0	0	74	1,523
Brigantine	56	140	208	0	58	0	0	614	192	11	170	177	0	0	330	0	0	67	2,023
Burlington	49	140	182	0	24	10	164	131	239	97	87	0	0	0	192	0	0	67	1,382
Cape May City	56	140	30	0	21	10	0	215	230	0	45	0	0	0	255	110	0	67	1,179
Cape May Point, Boro	56	140	207	0	0	64	0	322	187	54	80	0	0	0	280	90	0	67	1,547
Denville Twp	56	0	30	0	27	3	84	48	198	0	171	135	0	0	0	0	0	74	826
Franklin Twp (Somerset Co)	56	140	46	0	21	35	101	376	336	114	148	206	5	0	0	0	0	74	1,658
Greenwich Twp	56	70	8	0	23	0	0	82	197	0	40	0	0	0	15	0	0	67	558
Hackensack Mdw Commsn	56	140	6	5	28	0	158	300	308	168	63	97	0	0	215	0	0	67	1,611
Hamilton, Twp (Mercer Co)	56	140	7	0	17	3	162	39	229	158	162	0	0	0	265	0	0	67	1,305
Harvey Cedars, Boro	68	140	161	0	59	0	0	105	206	117	64	143	0	0	250	0	0	67	1,380
Hazlet Twp	56	140	8	0	32	0	98	39	289	75	219	0	0	0	0	0	0	74	1,030
Lavallette, Boro	65	140	232	10	64	59	0	119	181	95	41	0	0	0	86	0	0	74	1,166
Linden	60	140	58	0	16	59	40	119	156	90	233	0	0	0	195	0	0	67	1,233
Litte Falls Twp	56	0	0	0	38	0	149	37	246	10	57	137	75	0	0	40	0	74	919
Long Beach Twp	71	140	215	0	60	71	0	85	314	132	152	143	0	72	280	205	0	67	2,007
Longport, Boro	56	140	169	10	49	68	0	50	197	0	40	0	0	0	230	130	0	67	1,206
Manasquan, Boro	56	140	64	0	21	63	164	131	195	5	60	139	0	21	255	185	0	67	1,566
Mantoloking, Boro	48	140	159	10	57	62	29	188	632	227	121	122	0	0	280	105	0	67	2,247
Margate City	53	140	163	10	47	62	0	50	478	87	130	0	0	0	330	140	0	67	1,757
North Plainfield, Boro	56	140	128	0	27	3	177	197	202	18	65	206	0	0	0	0	0	67	1,286
North Wildwood	50	140	126	0	15	10	0	274	237	170	145	0	0	0	280	110	0	67	1,624
Ocean City	56	140	180	0	30	0	0	354	123	96	37	196	0	0	280	170	0	67	1,729
Ocean Twp (Ocean Co.)	46	140	36	0	18	0	0	51	206	66	64	0	0	0	30	0	0	67	724
Oceanport, Boro	56	140	116	5	48	0	0	104	180	66	87	139	0	0	253	65	0	74	1,333

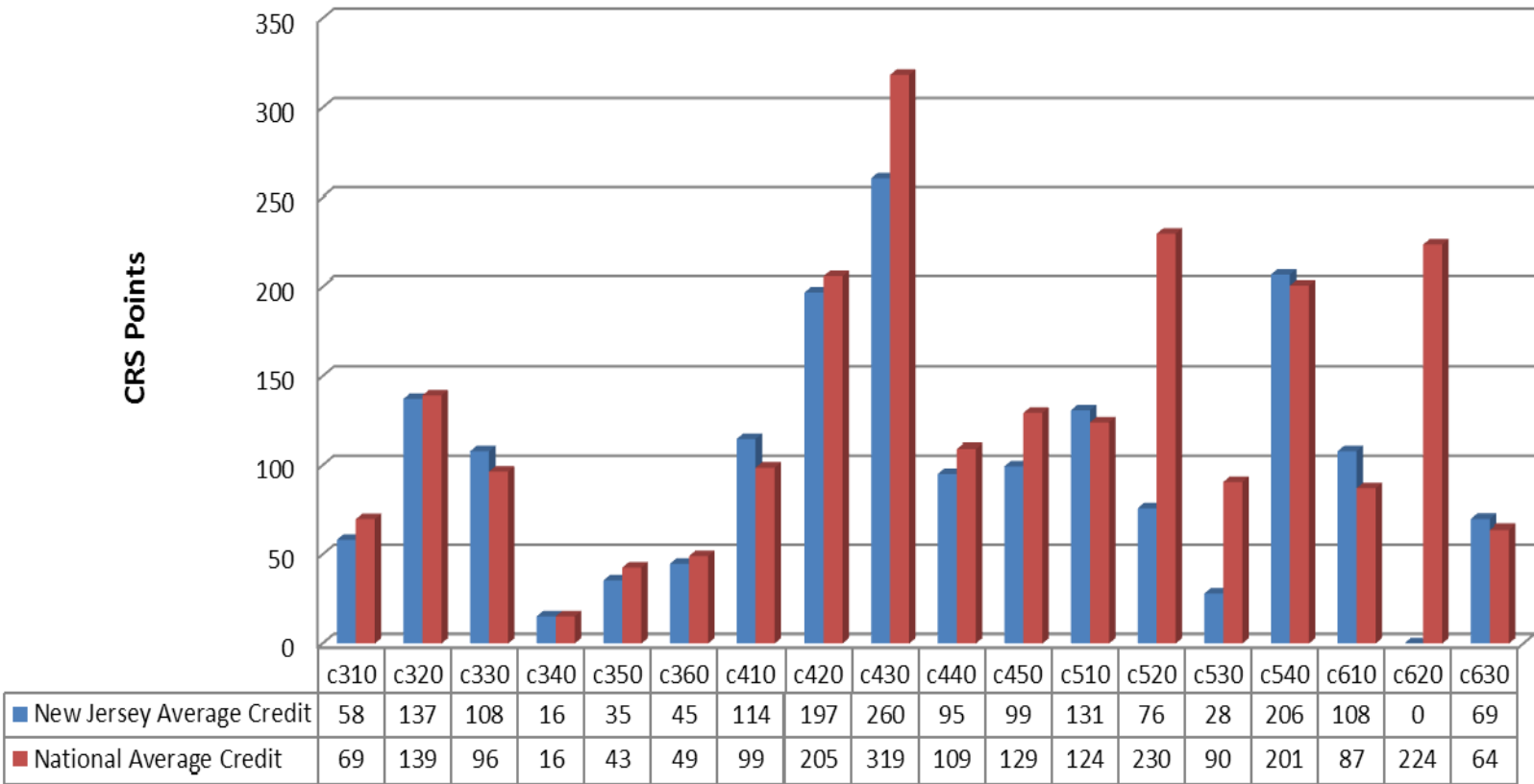
**Table 2.**

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Palmyra, Boro	56	140	143	5	15	47	65	130	359	17	47	0	0	0	0	0	0	74	1,098
Pequannock Twp	61	140	69	0	60	3	73	112	394	55	88	145	85	0	243	0	0	74	1,602
Point Pleasant Beach, Boro	56	0	48	0	15	0	0	94	246	63	64	152	0	0	0	0	0	67	805
Point Pleasant, Boro	56	140	50	0	20	0	0	42	187	0	64	0	0	0	30	0	0	74	663
Pompton Lakes, Boro	56	140	59	0	46	51	67	106	694	94	182	121	140	0	185	110	0	74	2,125
Rahway	60	140	179	0	56	62	150	244	217	186	83	27	25	0	80	0	0	67	1,576
Ridgewood	74	140	88	0	82	62	154	328	156	79	82	0	0	0	280	0	0	67	1,592
Riverdale, Boro	56	140	0	0	0	0	165	40	133	61	88	0	0	0	180	0	0	67	930
Rochelle Park Twp	56	140	68	0	31	64	80	229	205	152	163	64	0	0	15	6	0	74	1,347
Roselle, Boro	56	140	52	0	7	0	144	222	198	152	0	0	0	0	0	0	0	67	1,038
Seaside Park, Boro	56	140	149	56	22	0	0	239	129	88	88	0	30	0	30	0	0	67	1,094
Ship Bottom, Boro	65	140	165	0	52	62	0	84	198	188	111	143	0	21	280	0	0	67	1,576
Spring Lake, Boro	52	140	44	0	46	45	0	491	190	0	60	0	0	0	190	0	0	67	1,325
Stafford Twp	71	140	217	5	26	67	176	362	424	186	165	15	0	34	240	93	0	67	2,288
Stone Harbor, Boro	60	140	154	0	49	59	0	212	264	38	135	101	0	0	270	90	0	67	1,639
Surf City, Boro	60	140	198	0	56	66	0	145	192	171	170	0	15	21	280	110	0	67	1,691
Toms River Twp	56	70	57	0	5	0	176	51	136	0	41	0	0	0	0	0	0	67	659
Union Beach, Boro	54	140	137	0	21	10	11	87	226	16	87	0	5	0	255	100	0	67	1,216
Upper Twp	86	140	46	10	48	49	50	371	280	68	126	146	0	4	30	0	0	74	1,528
Ventnor	45	140	186	0	57	62	0	238	174	80	62	41	0	0	268	100	0	74	1,527
Warren Twp	56	0	4	0	21	0	159	42	224	65	65	206	0	0	0	0	0	74	916
Wayne Twp	50	140	0	0	31	0	156	37	313	93	57	80	300	38	0	0	0	67	1,362
Wildwood Crest, Boro	56	140	150	0	56	0	0	202	195	110	55	0	0	0	265	40	0	67	1,336
New Jersey Average Credit	58	137	108	16	35	45	114	197	260	95	99	131	76	28	206	108	0	69	1,375
New Jersey % of Communities	100%	84%	93%	23%	96%	60%	53%	100%	100%	84%	98%	49%	16%	16%	72%	40%	0%	100%	
National Average Credit	69	139	96	16	43	49	99	205	319	109	129	124	230	90	201	87	224	64	1,481
National % of Communities	100%	93%	90%	71%	92%	46%	50%	91%	98%	87%	86%	43%	23%	11%	78%	41%	0%	91%	

<b>Table 3.</b>			
Community	NFIP Policies	NFIP Premium	CRS Discount
Aberdeen Twp	123	\$97,755	\$3,877
Atlantic City	8,259	\$6,284,099	\$317,532
Avalon, Boro	5,280	\$3,176,406	\$731,836
Barneгат Light, Boro	1,035	\$884,842	\$93,667
Bay Head, Boro	623	\$888,703	\$90,127
Beach Haven, Boro	2,461	\$2,460,944	\$591,776
Bedminister Twp	54	\$47,054	\$7,831
Berkeley Twp	2,300	\$1,597,145	\$248,986
Bernards Twp	129	\$102,699	\$7,896
Bradley Beach, Boro	222	\$100,490	\$2,909
Brigantine	7,582	\$4,727,804	\$1,114,491
Burlington	1,058	\$1,255,659	\$127,825
Cape May City	2,706	\$2,150,550	\$210,793
Cape May Point, Boro	445	\$364,423	\$55,410
Denville Twp	342	\$544,296	\$27,180
Franklin Twp (Somerset Co)	215	\$150,823	\$14,778
Greenwich Twp	382	\$420,429	\$20,702
Hackensack Mdw Commsn	2,553	\$2,398,710	\$403,655
Hamilton, Twp (Mercer Co)	653	\$689,977	\$64,683
Harvey Cedars, Boro	1,080	\$997,182	\$105,800
Hazlet Twp	457	\$284,328	\$19,047
Lavallette, Boro	2,005	\$1,895,176	\$196,235
Linden	239	\$319,198	\$28,626
Litte Falls Twp	574	\$671,182	\$33,071
Long Beach Twp	7,304	\$7,191,342	\$1,724,211
Longport, Boro	1,454	\$1,356,262	\$145,340
Manasquan, Boro	1,495	\$1,716,561	\$280,559
Mantoloking, Boro	499	\$755,084	\$183,781
Margate City	5,693	\$4,871,270	\$821,069
North Plainfield, Boro	433	\$643,707	\$65,589
North Wildwood	6,301	\$3,437,633	\$570,167
Ocean City	17,122	\$10,295,258	\$1,706,055
Ocean Twp (Ocean Co.)	1,047	\$915,883	\$43,449
Oceanport, Boro	692	\$694,492	\$68,963
Palmyra, Boro	222	\$184,476	\$17,650
Pequannock Twp	805	\$1,120,076	\$187,682
Point Pleasant Beach, Boro	1,719	\$2,333,553	\$118,352
Point Pleasant, Boro	1,709	\$1,461,508	\$69,424
Pompton Lakes, Boro	627	\$859,346	\$197,035
Rahway	552	\$701,480	\$109,255
Ridgewood	327	\$491,543	\$78,531
Riverdale, Boro	67	\$103,016	\$5,107
Rochelle Park Twp	457	\$552,734	\$55,211
Roselle, Boro	266	\$352,779	\$35,063
Seaside Park, Boro	1,400	\$1,438,731	\$150,111
Ship Bottom, Boro	1,635	\$1,546,902	\$261,377
Spring Lake, Boro	630	\$401,412	\$30,119
Stafford Twp	3,635	\$3,044,812	\$706,892

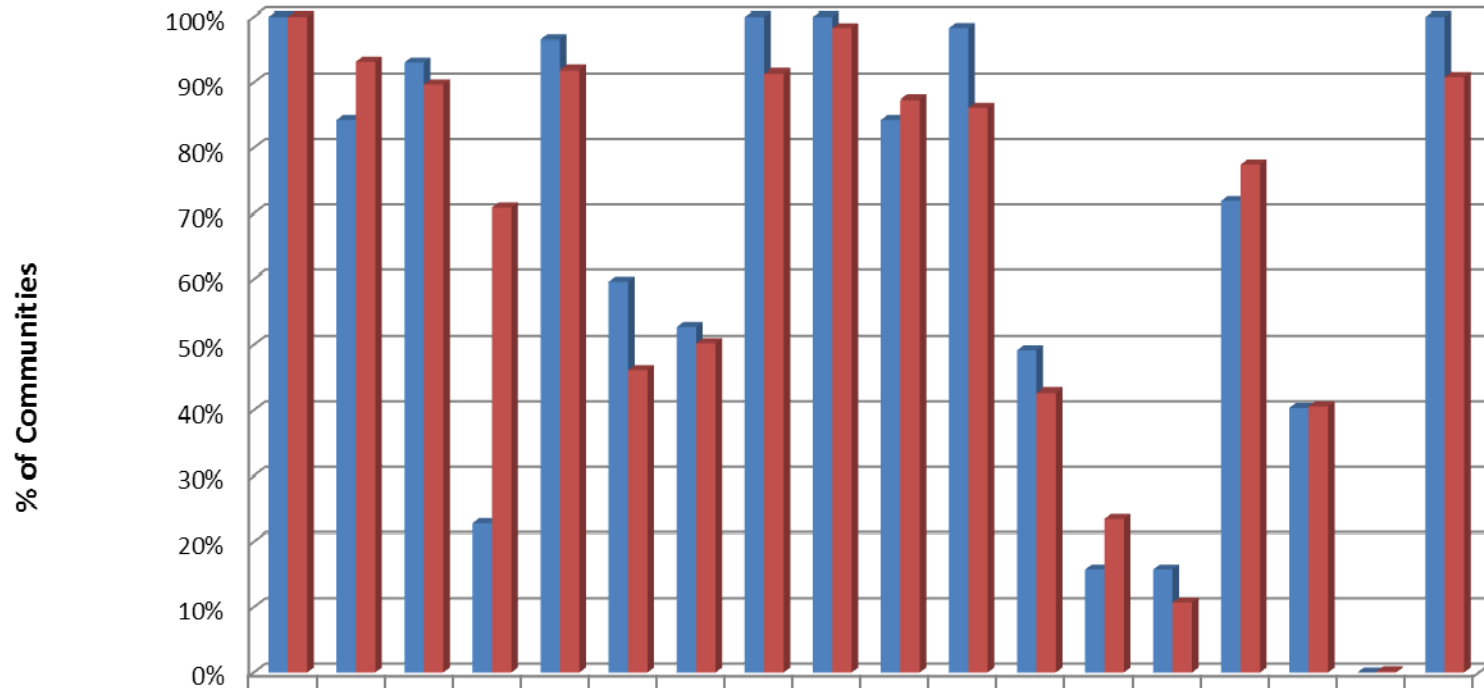
<b>Table 3.</b>			
Community	NFIP Policies	NFIP Premium	CRS Discount
Stone Harbor, Boro	2,698	\$2,111,554	\$353,819
Surf City, Boro	1,708	\$1,767,517	\$299,390
Toms River Twp	8,679	\$8,240,048	\$407,955
Union Beach, Boro	1,168	\$1,293,420	\$132,586
Upper Twp	624	\$590,718	\$89,847
Ventnor	4,723	\$3,768,023	\$594,308
Warren Twp	78	\$69,065	\$2,767
Wayne Twp	1,086	\$1,576,793	\$161,430
Wildwood Crest, Boro	4,403	\$2,313,162	\$241,347
CRS Communities	122,035	\$100,710,032	\$14,433,177
Non-CRS Communities	108,673	\$98,330,067	\$0
All Communities	230,708	\$199,040,099	\$14,433,177

**Figure 1. State and National Average Points per Activity**





**Figure 2. State and National % of Communities for Each Activity**



■ New Jersey % of Communities	100%	84%	93%	23%	96%	60%	53%	100%	100%	84%	98%	49%	16%	16%	72%	40%	0%	100%
■ National % of Communities	100%	93%	90%	71%	92%	46%	50%	91%	98%	87%	86%	43%	23%	11%	78%	41%	0%	91%